

# UNITED STATES BANKRUPTCY COURT

Northern District of California (San Jose)

In re John T. Borges and Isabel R. Ibarra

Debtor

Case No. 12-58066

Chapter 13

## Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Bank of America, N.A.

Court claim no. (if known): \_\_\_\_\_

Last four digits of any number you  
use to identify the debtor's account: \_\_\_\_\_

7589

Date of payment change:

Must be at least 21 days after date of this notice

06/25/2013

New total payment:

Principal, interest, and escrow, if any

\$696.11

### Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?



No



Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

\_\_\_\_\_

Current escrow payment: \_\_\_\_\_

New escrow payment: \_\_\_\_\_

### Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?



No



Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.

If a notice is not attached, explain why:

\_\_\_\_\_

Current interest rate: \_\_\_\_\_

New interest rate: \_\_\_\_\_

Current principal and interest payment: \_\_\_\_\_

New principal and interest payment: \_\_\_\_\_

### Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?



No



Yes.

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: NUMBER OF DAYS IN BILLING CYCLE HAS CHANGED

Current mortgage payment: \$690.20

New mortgage payment: \$696.11


**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

☐ I am the creditor. ☒ I am the creditor's authorized agent.  
(Attach a copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Desmond Beard Date 06/04/2013  
Asst. Vice President (Approved by: Portia Worsham)

Print: Desmond Beard Title Asst. Vice President (Approved by: Portia Worsham)

Company Bank of America, N.A.

Address 2380 Performance Drive  
Richardson, TX 75082

Specific Contact Information:

Phone: 214-209-8364

Email: desmond.l.beard@bankofamerica.com

389340-84c21334-c58f-4f5a-aacf-92fad2086aba

# UNITED STATES BANKRUPTCY COURT

Northern District of California (San Jose)

Chapter 13 No. 12-58066

Judge: Judge Arthur S. Weissbrodt

In re:

John T. Borges and Isabel R. Ibarra

Debtor(s).

## CERTIFICATE OF SERVICE

I hereby certify that on June 04, 2013, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid, or via filing with the US Bankruptcy Court's CM ECF system.

Debtor: John T. Borges  
5230 Country Forge Lane  
San Jose, CA 95136

Isabel R. Ibarra  
5230 Country Forge Lane  
San Jose, CA 95136

Debtor's Attorney: Susan D. Silveira  
Law Office of Susan Silveira  
1177 Branham Lane 420  
San Jose, CA 95118

Susan D. Silveira  
Law Office of Susan Silveira  
1177 Branham Lane 420  
San Jose, CA 95118

Trustee: Devin Derham-Burk  
P.O. Box 50013  
San Jose, CA 95150-0013

/s/ Bill Taylor

---

Authorized Agent